

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU et al.	
	FILING DATE	GROUP/ART UNIT
	July 29, 2003	3621

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	AA	7,239,346	7-2007	Priddy			
	AB						
	AC						
	AD						
	AE						
	AF						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	TRANSLATION YES NO		ABSTRACT
	AG						
	AH						
	AI						
	AJ						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

				TRANSLATION YES NO	
/J.W./	AK	Asthana, Abhaya, et al., "An Indoor Wireless System for Personalized Shopping Assistance (1994) [online]. IEEE Workshop on Mobile Computing Systems and Applications (1 page Abstract) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.			X

EXAMINER	DATE CONSIDERED
/Jalatee Worjloh/	12/10/2007
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

ATTACHMENT 1(e)

EXPLANATIONS OF RELEVANCY OF REFERENCES	ATTORNEY DOCKET NO.	APPLICATION NO.
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The number of pages is corrected from 3 pages to 2 pages for the citation in Attachment 1(g), item AD (also cited in the June 8, 2007 IDS).

The Abstract of the citation in FORM-PTO 1449, item AK (also cited in the June 8, 2007 IDS) is being submitted herein.

Applicants call to the attention of Examiner:

U.S. References	Foreign References
US 2002-97867 - Bartram	EP 1 231 578
US 6,931,431 - Cachin	GB 2 386 236
US 5,256,863 - Ferguson et al.	DE 103 10 527
US 6,199,099 - Gershman et al.	WO 00/46959 – PCT International
US 6,957,334 - Goldstein	WO 01/01361 – PCT International
US 6,529,885 - Johnson, Richard C.	WO 02/27421 - PCT International
US 6,687,375 - Matyas	WO 97/45814 - PCT International
US 6,435,406 - Pentel, Randolph M.	WO 98/37524 - PCT International
US 2003-123667 - Weber et al.	WO 98/25371 - PCT International

which have been cited by Examiners in the related co-pending U.S. applications 10/458,205; 10/628,584; 10/628,569 and co-pending European patent applications 03 254 927.1, 06 251 957.4 and 06253923.4. These references and the copending US applications were cited in the Information Disclosure Statement filed June 8, 2007.

ATTACHMENT 1(g)

LIST OF ADDITIONAL SUBMITTED DOCUMENTS	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
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The following document(s) is/are listed in accordance with the duty of disclosure provisions of 37 CFR § 1.56, so that the Examiner may consider same should he deem any thereof to be material to examination of the subject application.

It is requested that the Examiner acknowledge his consideration of document(s) below-listed by initialing same in the space provided adjacent each such application and that the Examiner sign and date this form at the bottom thereof to confirm such consideration having been given.

This submission in no way represents an admission that any of the information listed herein constitutes prior art with respect to the subject application; and unless and until such prior art status is established, this submission is not a request that the information presented herein be printed on the face of any patent issuing from the subject application in which this information is being filed.

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
	AA						
	AB						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES NO	
	AC							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

				TRANSLATION YES NO	
/J.W./	AD	PCT International Search Report dated October 4, 2005 for International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (2 pages)			X

EXAMINER	/Jaltee Worjloh/	DATE CONSIDERED	12/10/2007
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U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	AA	7,003,499	02-2006	Arditti et al.			
/J.W./	AB	2002-196944	12-2002	Davis et al.			
/J.W./	AC	2003-061486	03-2003	Shibuya et al.			
/J.W./	AD	6,377,692	04-2002	Takahashi et al.			
	AE						
	AF						

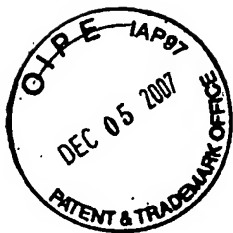
FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	TRANSLATION YES NO		ABSTRACT
	AG						
	AH						
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	AJ						
	AK						
	AL						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

							TRANSLATION YES NO	
	AM							

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Sheet 1 of 1

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	AA						
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	AD						
	AE						
	AF						

FOREIGN PATENT DOCUMENTS

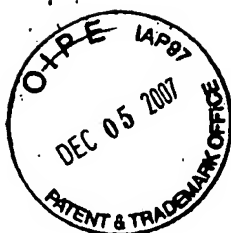
		DOCUMENT NO.	DATE	COUNTRY	TRANSLATION YES NO		ENGLISH ABSTRACT
/J.W./	AG	2000-0068758	11-2000	Korea			X
/J.W./	AH	WO 97-41932	11-1997	PCT International	x		
/J.W./	AI	WO 01-35570	05-2001	PCT International	x		
/J.W./	AJ	WO 02-59849	08-2002	PCT International	X		
	AK						
	AL						

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

TRANSLATION
YES NO

	AM			
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EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 12/10/2007
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ATTACHMENT 1(g)

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	AA						

FOREIGN PATENT DOCUMENTS

		DOCUMENT NO.	DATE	COUNTRY	CLASS	SUB- CLASS	TRANSLATION YES NO	
	AB							

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

				TRANSLATION YES NO	
/J.W./	AC	European Search Report Communication issued by the European Patent Office on November 15, 2007 in the related European Patent Application No. 03254926.3 – 1244 (3 pages)		X	
/J.W./	AD	Korean Office Action issued by the Korean Intellectual Property Office on November 8, 2007 in related Korean Patent Application No. 10-2006-7019071 based upon PCT/US2005/004049 (4 pages) (English translation consisting of 4 pages)		X	

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U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICE

ATTORNEY DOCKET NO.

1634.1005

APPLICATION NO.

10/628,583

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

FIRST NAMED INVENTOR

Yannis LABROU, et al.

FILING DATE

July 29, 2003

GROUP ART UNIT

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U.S. PATENT DOCUMENTS – PAGE 1 OF 13

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A1	6,182,892	2-6-2001	Angelo, et al.			
	A2	6,175,923	1-16-2001	Bailey			
	A3	6,405,314	6-11-2002	Bailey			
	A4	6,775,777	8-10-2004	Bailey			
	A5	2001-004231	6-21-2001	Bailey, Kenneth S.			
	A6	2004-104268	6-3-2004	Bailey, Kenneth S.			
	A7	5,095,194	3-10-1992	Barbanell			
	A8	2002-97867	07-2002	Bartram			
	A9	2003-174049	9-18-2003	Beigel, Michael L.; et al.			
	A10	2005-122209	6-9-2005	Black, Gerald R.			
	A11	2002-087534	07-2002	Blackman et al.			
	A12	2001-34670	10-2001	Blair, Jeffery D.			
	A13	6,010,068	1-4-2000	Bozzo			
	A14	4,882,195	11-21-1989	Butland			
	A15	5,194,289	3-16-1993	Butland			
	A16	6,931,431	08-2005	Cachin et al.			
V	A17	4,636,622	1-13-1987	Clark			
/J.W./	A18	6,378,073	4-23-2002	Davis			

EXAMINER

/Jalatee Worjloh/

DATE CONSIDERED

08/20/2007

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	FILING DATE July 29, 2003	GROUP ART UNIT 3621

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*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A19	6,044,388	03-2000	DeBellis et al.			
	A20	2002-176579	11-2002	Deshpande et al.			
	A21	5,465,328	11-1995	Dievendorff et al.			
	A22	6,006,328	12-21-1999	Drake			
	A23	5,256,863	10-1993	Ferguson et al.			
	A24	6,115,601	9/5/2000	Ferreira			
	A25	5,790,677	08-1998	Fox et al.			
	A26	6,263,436	07-2001	Franklin et al.			
	A27	5,363,453	11-8-1994	Gagne, et al.			
	A28	6,212,290	4-3-2001	Gagne, et al.			
	A29	6,199,099	03-2001	Gershman et al.			
	A30	2002-107007	8-8-2002	Gerson			
	A31	2002-73024	6-2002	Gilchrist			
	A32	6,957,334	10-2005	Goldstein et al.			
	A33	6,270,011	8-7-2001	Gottfried			
	A34	5,239,166	8-24-1993	Graves			
/J.W./	A35	6,356,752	3-12-2002	Griffith			

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		July 29, 2003	3621

U.S. PATENT DOCUMENTS PAGE 3 OF 13

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A36	6,226,752	5-1-2001	Gupta et al.			
	A37	6,366,893	4-2-2002	Hannula, et al.			
	A38	5,644,118	7-1-1997	Hayashida			
	A39	5,949,043	9-7-1999	Hayashida			
	A40	6,003,762	12-21-1999	Hayashida			
	A41	6,003,767	12-21-1999	Hayashida			
	A42	6,257,487	7-10-2001	Hayashida			
	A43	6,378,775	4-30-2002	Hayashida			
	A44	6,915,951	7-12-2005	Hayashida			
	A45	6,926,200	8-9-2005	Hayashida			
	A46	2002-82925	6-27-2002	Herwig			
	A47	2002-95296	07-2002	Hind et al.			
	A48	5,485,312	1-16-1996	Horner, et al.			
	A49	2001-37264	11-2001	Husemann et al.			
	A50	2002-77993	6-20-2002	Immonen, et al.			
	A51	6,715,679	4-6-2004	Infosino			
	A52	5,598,474	1-28-1997	Johnson			
/J.W./	A53	6,529,885	03-2003	Johnson, Richard C.			

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U.S. PATENT DOCUMENTS PAGE 4 OF 13

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A54	5,732,148	3-24-1998	Keagy, et al.			
	A55	6,069,969	5-30-2000	Keagy, et al.			
	A56	2002-87869	7-4-2002	Kim, Jinsam			
	A57	2002-18585	2-14-2002	Kim, Young Wan			
	A58	6,470,448	10-2002	Kuroda et al.			
	A59	4,582,985	4-15-1986	Lofberg			
	A60	6,817,521	11-16-2004	Matada			
	A61	6,687,375	02-2004	Matyas et al.			
	A62	5,869,822	2-9-1999	Meadows, II, et al.			
	A63	5,666,420	09-1997	Micali, Silvio			
	A64	6,137,884	10-2000	Micali, Silvio			
	A65	5,631,961	05-1997	Mills et al.			
	A66	5,917,168	6/29/1999	Nakamura et al.			
	A67	6,766,453	07-2004	Nessett et al.			
	A68	2002-107791	8-8-2002	Nobrega			
V	A69	2005-194452	9-8-2005	Nordentoft, et al.			
/J.W./	A70	6,512,919	1-28-2003	Ogasawara			

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U.S. PATENT DOCUMENTS PAGE 5 OF 13

*EXAMINER INITIAL		DOCUMENT NO.	DATE	NAME	CLASS	SUB- CLASS	FILING DATE
/J.W./	A71	2006-229988	10-12-2006	Oshima, et al.			
	A72	2002-77974	6-20-2002	Ortiz			
	A73	2006-266823	11-30-2006	Passen, et al.			
	A74	6,435,406	08-2002	Pentel, Randolph M.			
	A75	2001-010723	08-2001	Pinkas, Denis			
	A76	2001-045458	11-29-2001	Polansky			
	A77	4,182,261	1-8-1980	Smith, III, et al.			
	A78	6,334,575	1-1-2002	Su-Hui			
	A79	4,253,086	2-24-1981	Szwarcbier			
	A80	2001-53239	12-20-2001	Takhar			
	A81	2004-234117	11-25-2004	Tibor			
	A82	2002-17561	2-14-2002	Tomoike			
	A83	2001-0005840	6/28/2001	Verkama			
	A84	6,175,922	1/16/2001	Wang			
	A85	2002-163421	11-7-2002	Wang, et al.			
↓	A86	2003-123667	07-2003	Weber et a.			
/J.W./	A87	6,067,621	05-2000	Yu et al.			

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FOREIGN PATENT DOCUMENTS – PAGE 6 OF 13

		DOCUMENT NO.	DATE	COUNTRY	TRANSLATION		ABSTRACT
					YES	NO	
/J.W./	B1	1 120 761 A2	08-2001	Europe		X	X
/J.W./	B2	1 178 444 A1	02-2002	Europe		X	X
/J.W./	B3	1 237 132 A2	09-2002	Europe	X		
/J.W./	B4	1 237 133 A2	09-2002	Europe	X		
/J.W./	B5	1 237 134 A2	09-2002	Europe	X		
	B6	1 231 578 A2	08-2002	Europe			
/J.W./	B7	1 388 797 A2	02-2004	Europe	X		
	B8	103 10 527 A1	09-2004	Germany		X	
/J.W./	B9	2 386 236	09-2003	Great Britain	X		
↓	B10	2000-207483	07-2000	Japan	X		
	B11	2000-269957	09-2000	Japan	X		
	B12	2002-259621	09-2002	Japan	X		
	B13	WO 97-45814	12-1997	PCT International	X		
	B14	WO 98/25371	06-1998	PCT International	X		
/J.W./	B15	WO 98/37524	08-1998	PCT International		X	X

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					YES	NO	
/J.W./	B16	WO 00/46959	08-2000	PCT International	X		
	B17	WO 01/01361	01-2001	PCT International	X		
	B18	WO 01/80133	10-2001	PCT International	X		
	B19	WO 01/98854	12-2001	PCT International	X		
	B20	WO 02/07117	01-2002	PCT International			
	B21	WO 02/11082	02-2002	PCT International		X	X
	B22	WO 02/13151	02-2002	PCT International		X	X
	B23	WO 02/27421	04-2002	PCT International	X		
	B24	WO 02/29708	04-2002	PCT International	X		
	B25	WO 02/29739	04-2002	PCT International	X		
	B26	WO 02/27439	04-2002	PCT International	X		
	B27	WO02/41271	05-2002	PCT International	X		
	B28	WO 02/43020	05-2002	PCT International		X	X
↓	B29	WO 02/054655	07-2002	PCT International	X		
/J.W./	B30	WO 02/067534	08-2002	PCT International		X	X

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PAGE 8 OF 13

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)			TRANSLATION	
			YES	NO
/J.W./	C1	Deborah Bach, "CIBC Makes Long-Term Case for Wireless" [online], American Banker, Vol. 167, No. 65, April 5, 2002 (2 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C2	"WAWA Installs Wireless Card Processing" [online], CardLine, 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C3	Jennifer A. Kingson, "First Data Sets Strategy for Wireless" [online], American Banker, Vol. 167, No. 17, Jan. 25, 2002 (3 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C4	"Thirsty? Soon you may be able to charge and chug" [online], USA Today, Dec. 21, 2001, page 7B (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C5	M. Giometti, et al., "Creating Winning M-Commerce Models in the Financial Services" [online], FutureBanker, Vol. 5, No. 10, Dec. 2001, page 37 (2 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C6	"Hongkong Post Launches Mobile e-Certs" [online], Online Reporter, Oct. 22, 2001 (2 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C7	"Wallet and WIM pilot" [online], Mobile Europe, Oct. 2001, page 16 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	

EXAMINER	DATE CONSIDERED
/Jalatee Worjloh/	08/20/2007
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO.	APPLICATION NO.
		1634.1005	10/628,583
		FIRST NAMED INVENTOR	
		Yannis LABROU, et al.	
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		FILING DATE	GROUP ART UNIT
		July 29, 2003	3621

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)			TRANSLATION	
			YES	NO
/J.W./	C8	"Regional News: Asia/Pacific: DoCoMo, Sony Use E-Purse, PDAs In Mobile Commerce Trial" [online]. Card Technology, Vol. 2, No. 10, Oct. 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
↓	C9	"Wildcard Sure Mobile Pizza Pilot Will Deliver" [online]. CardLine, Oct. 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C10	Varshney, Upkar, et al., "Mobile commerce: Framework, applications and networking support" [online]. Mobile Networks Appl., Vol. 7, No. 3, June 2002, pp. 185-198 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C11	Friis-Hansen, et al., "Secure electronic transactions – The mobile phone evolution continues" [online]. Ericsson Rev. (Engl. Ed); Vol. 78, No. 4, 2001, pp. 162-167 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C12	Bettstetter, Christian, et al., "(Auto) mobile communication in a heterogeneous and converged world" [online]. IEEE Pers Commun., Vol. 8, No. 6, December 2001, pp. 41-47 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C13	Gupta, S., "Securing the wireless internet" [online]. IEEE Commun. Mag., Vol. 39, No. 12, December 2001, pp. 68-75 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	

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		FIRST NAMED INVENTOR	
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INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		FILING DATE	GROUP ART UNIT
		July 29, 2003	3621

PAGE 10 OF 13

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	C14	Aalders, K., "Travel card: Airport self-check in using a wireless PDA" [online]. IEEE Conf. Intell Transport Syst Proc ITSC, 2001, pp. 1224-1228 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
↓	C15	Brananaghan, R.J., "Human factors issues in the design of handheld wireless devices" [online]. Proc SPIE Int Soc Opt Eng, Vol. 4428, 2001, pp. 37-41 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C16	Cohn, Michael, "Like money in your hand: Wireless technology lets financial firms quickly deliver transactions and trades. (Financial Services) [online]. Internet World, Vol. 8, No. 5, May 1, 2002, pp. 54(3) (4 pages). [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C17	Ray Cammack Shows. (M&S News). (to use wireless credit card terminals) (Brief Article) [online]. Amusement Business, Vol. 114, No. 17, April 29, 2002, pp. 4(1) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C18	Kabaher, April, "MasterCard snags citi exec for new wireless role. (Brief Article) [online]. Financial Net News, Vol. 7, No. 14, April 8, 2002, pp. 1(2) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	

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FORM PTO-1449	U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	ATTORNEY DOCKET NO. 1634.1005	APPLICATION NO. 10/628,583
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>		FIRST NAMED INVENTOR Yannis LABROU, et al.	
		FILING DATE July 29, 2003	GROUP ART UNIT 3621

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)			TRANSLATION YES NO	
/J.W./	C19	"Pepsi North America tests wireless vending in Memphis" [online]. Automatic Merchandiser, Vol. 44, No. 2, February 1, 2002, pp. 9(1) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
↓	C20	Radding, Alan, "Crossing the Wireless Security Gap." [online]. Computerworld, January 1, 2001 (3 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C21	"Commerciant inks wireless deal. (EDS will provide transaction processing services for Commerciant's wireless terminals) (Brief Article) [online]. Houston Business Journal, Vol. 32, No. 23, October 19, 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C22	"Wireless in Boston (Fleet HomeLink offers services through personal digital assistants) (Brief Article)" [online]. Bank Marketing, Vol. 33, No. 7, September 1, 2001 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C23	Murphy, Patricia A., "Wireless payment technology spreads from gas pump to store. (VeriFone system) [online]. Stores, Vol. 83, No. 5, May 1, 2001, pp. 74(2) (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
/J.W./	C24	Hoffman, Karen Epper, "New Options in Wireless Payments. (Company Business and Marketing) [online]. Internet World, Vol. 7, No. 7, April 1, 2001, pp. 37 (4 pages) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP ART UNIT
	July 29, 2003	3621

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OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
/J.W./	C25	Khachtchanski, V.I., et al., "Universal SIM toolkit-based client for mobile authorization system" [online]. Third International Conference on Information Integration and Web-based Applications and Services, 2001, pp. 337-44 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
↓	C26	"CIBC kicks off wireless banking service" [online]. Bank Systems + Technology, Vol. 39, No. 5, May 2002, p. 12 (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C27	Asthana, Abhaya, et al., "An Indoor Wireless System for Personalized Shopping Assistance (1994) [online]. IEEE Workshop on Mobile Computing Systems and Applications (1 page) [retrieved on August 2, 2002]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X	
	C28	Electronic payment systems, involving mobile phones (list of e-products, 15 listings), [online] Electronic Payment System Observatory (the ePSO website aims to monitor the progress of retail payment innovation throughout Europe, ePSO inventory of E-Payment services - List of e-products) (26 pages). European Central Bank, Frankfurt, Germany, 2002 [retrieved September 11, 2002]. Retrieved from the Internet: < http://epso.intrasoft.lu >.	X	
	C29	Yannis Labrou, et al., "Wireless Wallet", Proceedings of the First Annual International Conference on Mobile and Ubiquitous Systems: Networking and Services (MobiQuitous '04); ISBN: 0-7695-2208-4, IEEE, August 22, 2004	X	

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FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP PART UNIT
	July 29, 2003	3621

PAGE 13 OF 13

OTHER REFERENCES (Including Author, Title, Date, Pertinent Pages, Etc.)			TRANSLATION	
			YES	NO
/J.W./	C30	Mobile, Academic Press Dictionary of Science and Technology, xreferplus (1992); <URL: http://xreferplus.com/entry.jsp?xrefid=3130947&secid=.&hh=1>, 1 page	X	
/J.W./	C31	Purchase, 1996, Merriam-Webster's Dictionary of Law, <URL: http://dictionary.reference.com/browse/purchase>, page 4	X	
	C32			
	C33			
	C34			

EXAMINER	/Jalatee Worjloh/	DATE CONSIDERED
		08/20/2007
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ATTACHMENT 1(f)

LIST OF COPENDING APPLICATIONS	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP ART UNIT
	July 29, 2003	3621

The following, prior-filed, copending U.S. patent application(s) is/are listed in accordance with the duty of disclosure provisions of 37 CFR § 1.56, so that the Examiner may consider same should he deem any thereof to be material to examination of the subject application. Pursuant to 37 CFR § 1.98(a)(2)(iii), a copy of the identified copending application(s) is provided, UNLESS DOMESTIC PRIORITY IS CLAIMED THEREON UNDER 35 U.S.C. § 120 AND/OR THE APPLICATION IS PUBLISHED. 37 CFR § 1.98(a)(2)(II),(III) AND 1.98(3)(d)(1).

It is requested that the Examiner acknowledge his consideration of application(s) below-listed by initialling same in the space provided adjacent each such application and that the Examiner sign and date this form at the bottom thereof to confirm such consideration having been given.

This submission in no way represents an admission that any of the information listed herein constitutes prior art with respect to the subject application; and unless and until such prior art status is established, this submission is not a request that the information presented herein be printed on the face of any patent issuing from the subject application in which this information is being filed.

U.S. PATENT APPLICATION DOCUMENTS – PAGE 1 OF 2

*EXAMINER INITIAL		U.S. SERIAL NO.	FILING DATE	NAME	ASSIGNEE
/J.W./	1	60/401,807	Aug. 8, 2002	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	2	10/458,205	June 11, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	3	10/628,584	July 29, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	4	10/628,569	July 29, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	5	10/628,583	July 29, 2003	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan

EXAMINER	DATE CONSIDERED
/Jalatee Worjloh/	08/20/2007
<p>*EXAMINER: Initial if document considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	



ATTACHMENT 1(f)

LIST OF COPENDING APPLICATIONS	ATTORNEY DOCKET NO.	APPLICATION NO.
	1634.1005	10/628,583
	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP ART UNIT
	July 29, 2003	3621

U.S. PATENT APPLICATION DOCUMENTS – PAGE 2 OF 2

*EXAMINER INITIAL		U.S. SERIAL NO.	FILING DATE	NAME	ASSIGNEE
/J.W./	6	60/544,300	2/17/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	7	60/669,375	4/8/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	8	11/045,484	1/31/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	9	60/703,862	8/1/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	10	11/041,223	1/25/2005	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	11	11/488,178	7/18/2006	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	12	60/541,903	2/6/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	13	60/549,148	3/3/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
/J.W./	14	60/575,835	6/2/2004	Yannis Labrou, et al.	Fujitsu Limited Kawasaki, Japan
	15				

EXAMINER	DATE CONSIDERED
/Jalatee Worjloh/	08/20/2007
<p>*EXAMINER: Initial if document considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p>	



ATTACHMENT 1(g)

LIST OF ADDITIONAL SUBMITTED DOCUMENTS

ATTORNEY DOCKET NO.	APPLICATION NO.
1634.1005	10/628,583
FIRST NAMED INVENTOR	
Yannis LABROU, et al.	
FILING DATE	GROUP ART UNIT
July 29, 2003	3621

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PAGE 1 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
	D1	PCT International Search Report dated October 4, 2005 for International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (2 pages)	X	
	D2	Form PCT/ISA/237 -- Written Opinion of the International Searching Authority dated October 4, 2005 in International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (3 pages)	X	
	D3	International Preliminary Report on Patentability (Chapter I of the Patent Cooperation Treaty) dated August 22, 2006 in International Application No. PCT/US05/04049 related to the above-identified present pending US patent application (5 pages)	X	
	D4	European Communication Pursuant to Article 96(2) EPC dated July 26, 2005 in European Application No. 03 254 927.1 - 1238, related to the above-identified present pending US patent application (6 pages)	X	

EXAMINER	/Jalatee Worjloh/	DATE CONSIDERED	08/20/2007
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**ATTACHMENT 1(g)****LIST OF ADDITIONAL SUBMITTED DOCUMENTS**

ATTORNEY DOCKET NO. 1634.1005	APPLICATION NO. 10/628,583
FIRST NAMED INVENTOR Yannis LABROU, et al.	
FILING DATE July 29, 2003	GROUPOART UNIT 3621

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PAGE 2 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
D5	European Search Report Communication issued by the European Patent Office on August 30, 2004 in European Application No. 03254927.1-1238 related to the above-identified present pending US patent application (3 pages)	X		
D6	European Search Report Communication issued by the European Patent Office on January 8, 2007 in Application No. 06253923.4 - 1238 related to the above-identified present pending US patent application (13 pages)	X		
D7	Nerac (Patents, Intellectual Property, Research), [online]. Nerac, Inc. Tolland CT, USA, 4 pages [retrieved December 18, 2006]. Retrieved from the Internet: <URL: http://www.nerac.com >.	X		
D8	MeT Mobile electronic Transactions (MeT limited is a company founded to establish a framework for secure mobile transactions) [online]. Mobile electronic Transactions Limited, 2003, 3 pages [retrieved January 5, 2005]. Retrieved from the Internet: <URL: http://www.mobiletransaction.org >.	X		
D9	Two-Factor Token Matrix [online]. Diversinet Corp., 2 pages [retrieved on March 24, 2006]. Retrieved from the Internet: <URL: http://www.diversinet.com/ >.	X		

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
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ATTACHMENT 1(g)

LIST OF ADDITIONAL SUBMITTED DOCUMENTS

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FIRST NAMED INVENTOR Yannis LABROU, et al.	
FILING DATE July 29, 2003	GROUP ART UNIT 3621

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PAGE 3 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
D10	Diversinet Delivers Consumer-Ready Soft Token Strong Authentication Solution [online]. Diversinet Corp., February 7, 2006, 2 pages [retrieved on December 27, 2006]. Retrieved from the Internet: <URL: http://www.diversinet.com/html/press/2006/consumer.html >.		X	
D11	LABROU, Yannis, 'Re: Mobile payments with a downloadable application from PayWi (referencing "PayWi Powers Personal Payments in Your Palm," PRNewswire, Portland Oregon, Feb. 6, 2006) [online]. February 21, 2006 (4 pages) [retrieved March 24, 2006]. Retrieved from the Internet: <URL: http://uptf.blogspot.com/2006/02/mobile-payments-with-downloadable.html >.		X	
D12	LABROU, Yannis. UPTF blog (a blog for Wireless Wallet) [online] 22 pages [retrieved December 27, 2006] Retrieved from the Internet: <URL: http://uptf.blogspot.com >.		X	

EXAMINER /Jalatee Worjloh/	DATE CONSIDERED 08/20/2007
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LIST OF ADDITIONAL SUBMITTED DOCUMENTS	ATTORNEY DOCKET NO.	APPLICATION NO.
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	Yannis LABROU, et al.	
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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
	D13	Electronic Payment System Observatory (the ePSO website aims to monitor the progress of retail payment innovation throughout Europe, ePSO inventory of E-Payment services - List of e-products) [online]. European Central Bank, Frankfurt, Germany (3 pages) [retrieved December 18, 2006]. Retrieved from the Internet: <URL: http://epso.intrasoft.lu >.	X	
	D14	"Via Licensing Begins Process to Form Wireless Networking Patent Licensing Pool" [online]. Via Licensing Corporation, October 23, 2003, 3 pages [retrieved November 17, 2003]. Retrieved from the Internet: <URL: http://www.vialicensing.com/news/details.cfm?VIANEWS_ID=308 >.	X	
	D15	LABROU, Yannis, 'Re: Motorola's M-Wallet: Mobile payments with a J2ME application' (referencing "Motorola M-Wallet Solution" brochure Motorola, Inc. 2006) In UPTF blog for Wireless Wallet [online], February 21, 2006, 5 pages [retrieved March 24, 2006]. Retrieved from the Internet: <URL: http://uptf.blogspot.com/2006/02/mobile-payment-with-downloadable.html >.	X	

EXAMINER	/Jalatee Worjloh/	DATE CONSIDERED	08/26/2007
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	FIRST NAMED INVENTOR	
	Yannis LABROU, et al.	
	FILING DATE	GROUP ART UNIT
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PAGE 5 OF 5

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

			TRANSLATION	
			YES	NO
	D16	IEEE Standards Association (IEEE Std 802.11 and amendments) (802.11 patent information) [online]. IEEE-SA, 19 pages [retrieved December 27, 2006]. Retrieved from the Internet: <URL: http://standards.ieee.org/db/patents/pat802_11.html >.	X	
	D17	European Search Report Communication issued by the European Patent Office on April 23, 2007 in Application No. 06251957.4 - 1244 related to the above-identified present pending US patent application (9 pages)	X	
	D18			
	D19			
	D20			
	D21			
	D22			

EXAMINER	/Jalatee Worjloh/	DATE CONSIDERED	08/20/2007
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